

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION**

In re:

MICHAEL ANTHONY JOYNER, SR.

Case No. 04-76621-DHA

Debtor(s).

Chapter 13

ORDER AUTHORIZING SUBSTITUTION OF LIEN ON REAL PROPERTY

THIS CAUSE came upon the Debtor's Motion for Authority to Substitute a voluntary Deed of Trust lien in the place of a Judgment lien on certain real property owned by the Debtor and his spouse, Beverly M. Joyner, commonly known as 17 Columbia Court, Portsmouth, VA and more particularly described as follows:

All that certain lot, piece or parcel of land, together with the buildings and improvements thereon and the appurtenances thereunto belonging, situate and lying and being in the City of Portsmouth, Virginia, and being known, numbered and designated as Disposition Parcel 121, as shown on that certain plat entitled "Subdivision of 'Columbia Commons' Portsmouth Redevelopment and Housing Authority, Portsmouth Virginia" which said plat is duly recorded in the Clerk's Office of the Circuit Court of the City of Portsmouth, Virginia in Map Book 15, at Pages 122 and 123; reference to which said plat is hereby made for a more particular description.

It appearing to the Court that Commercial Cash Flow, LLC, t/a Beach Commercial, docketed a confession of judgment Note against the debtor and his wife in the face amount of \$26,894.74, exclusive of unpaid interest, late fees and attorney's fees accrued since April 6, 2004; That debtor's schedules have been amended to reflect the existence of this debt secured by a judgment lien on debtor's real property; That the debtor and Commercial Cash Flow, LLC, t/a Beach Commercial,

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have entered into a modified repayment schedule for amortization of said debt; That the parties are desirous of substituting a voluntary Deed of Trust in place of the judgment lien;

It is, therefore, ORDERED that the Debtor is authorized to execute and deliver to Commercial Cash Flow, LLC, t/a Beach Commercial, a Deed of Trust creating a lien on Debtor's real property as described above in place of the existing judgment lien, and said judgment lien shall be released by Commercial Cash Flow, LLC, t/a Beach Commercial.

ENTER: / /

United States Bankruptcy Judge

I ASK FOR THIS:

/s/Richard C. Langhorne
Richard C. Langhorne,
Counsel for the Debtor

SEEN:

/s/Kelly M. Barnhart
for Frank J. Santoro,
Chapter 13 Trustee

CERTIFICATION

I certify that pursuant, to L.R. 9022-1(C)(1) of the Local Rules of the United States Bankruptcy Court for the Eastern District of Virginia, all necessary parties have endorsed the foregoing Order.

/s/Richard C. Langhorne
Richard C. Langhorne

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PARTIES TO RECEIVE COPIES:

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